

(9/1/2009)

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

RICK EARL SMITH

Debtor(s)

SSN(1) XXX-XX-9213

Case No. 07-81111-

Judge William L. Stocks

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Richard M. Hutson, II, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/06/2007.
- 2) The plan was confirmed on 01/02/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/04/2013.
- 6) Number of months from filing to last payment: 65.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$79,787.07.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$75,447.34
Less amount refunded to debtor	\$522.12

NET RECEIPTS:	\$74,925.22
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,328.10
Other	\$54.50

TOTAL EXPENSES OF ADMINISTRATION:	\$6,382.60
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Attorney fees paid and disclosed by debtor:	\$500.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS CENTURION BI	Unsecured	2,250.00	2,494.34	2,494.34	1,419.03	0.00
BANK OF AMERICA	Unsecured	9,810.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	7,652.00	NA	NA	0.00	0.00
B-REAL LLC	Unsecured	908.00	1,123.65	1,123.65	639.24	0.00
CHASE BANK USA NA	Unsecured	8,959.00	9,742.97	9,742.97	5,542.78	0.00
CHASE BANK USA NA	Unsecured	4,455.00	4,883.56	4,883.56	2,778.26	0.00
CHASE BANK USA NA	Unsecured	7,375.00	8,465.67	8,465.67	4,816.12	0.00
CHASE BANK USA NA	Unsecured	2,525.00	3,296.50	3,296.50	1,875.38	0.00
CITIBANK SD NA/SHELL	Unsecured	5.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	7,600.00	8,535.14	8,535.14	4,855.64	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	304.00	485.01	485.01	275.92	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,082.00	2,435.14	2,435.14	1,385.35	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,951.00	2,386.01	2,386.01	1,357.40	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,029.00	2,377.32	2,377.32	1,352.46	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,315.00	1,315.00	1,572.84	894.79	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	7,494.00	8,150.18	8,150.18	4,636.64	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	4,487.00	5,046.01	5,046.01	2,870.68	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	0.00	9,031.32	5,137.92	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	10,868.97	10,868.97	6,183.36	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	3,598.00	4,158.15	4,158.15	2,365.57	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,439.00	2,704.45	2,704.45	1,538.56	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	5,618.00	6,219.16	6,219.16	3,538.08	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	832.00	1,066.63	1,066.63	606.81	0.00
LVNV FUNDING LLC	Unsecured	4,893.00	5,456.79	5,456.79	3,104.37	0.00
LVNV FUNDING LLC	Unsecured	6,081.00	6,651.04	6,651.04	3,783.78	0.00
LVNV FUNDING LLC	Unsecured	1,938.00	2,360.37	2,360.37	1,342.81	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,769.00	4,532.40	4,532.40	2,578.48	0.00
RADIO SHACK CBSD	Unsecured	781.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	1,631.00	1,893.45	1,893.45	1,077.18	0.00
ROUNDUP FUNDING LLC	Unsecured	3,107.00	3,470.11	3,470.11	1,974.15	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SEARS/CBSD	Unsecured	9,599.00	NA	NA	0.00	0.00
STATE EMPLOYEES CREDIT UNION	Unsecured	426.00	1,075.51	1,075.51	611.86	0.00
U S BANK NA	Secured	108,000.00	107,674.33	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$120,482.69	\$68,542.62	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,382.60</u>
Disbursements to Creditors	<u>\$68,542.62</u>
TOTAL DISBURSEMENTS :	<u>\$74,925.22</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/15/2013

By: /s/ Richard M. Hutson, II

Trustee

xc RICK EARL SMITH
U.S. BANKRUPTCY ADMIN
WILLIAM L YAEGER
P O BOX 100
DURHAM, NC 27702

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.